



## A Newsletter for Juneau County Seniors & Adults with Disabilities

### NOTES FROM HEIDI RANDALL, DIRECTOR

Hello Everyone!—

Wow, what a start to the New Year! Mother nature has dealt us a very cold start to 2014. Many of us are saying enough already! Most of you have lived through winters like this and much worse. So we better grin and bear, or is it (brrrr) it?

Due to the inclement weather we may need to periodically close the senior dining centers. The rule of thumb that we follow is that if the schools are closed then the dining centers will close. Our concern is your safety on the roads and walking on slippery surfaces.

Please remember to check local radio stations WRJC at 92.1 or WRDB at 95.9 for closings. I try to get them on the radio by 6:30 in the morning.

The AARP Tax Aide Program will begin in February. We are now taking appointments.

Call Pat McCurdy at 847-9371 to schedule a time to complete your state and federal tax returns. The program is for low to moderate income persons. No walk ins are allowed due to the high demand for the service. The taxes will be completed on Fridays and Saturdays during the months of February and March at Hatch Public Library, 111 W. State St., Mauston.

Valentine's Day is just around the corner so spread some kindness to those who are on your special list. A kind word, smile, or phone call to a shut in or the neighbor next door can make a world of difference in their life. Many older adults and persons with disabilities live in an isolated world due to a variety of health or economic situations. Your gesture will be most appreciated.

We welcome Iny Emery as the new Necedah area Committee on Aging and Disability Board representative.

Stay warm and stay safe till next month.....

# CENTER INFORMATION AND CONTACTS

## Our Mission

The Aging and Disability Resource Center of Southwest Wisconsin is dedicated to working with adults and families who are affected by aging, disability, mental health or substance abuse issues, by providing information and access to services to enhance their quality of life.

## Aging & Disability Resource Center of Eagle County-Mauston

### Contact Information

Phone .....608-847-9371  
Toll Free .....877-794-2372  
Website .....www.adrceagle.org  
Office Hours .....Monday-Friday, 8:00am-4:30pm  
Address.....220 E. La Crosse Street  
Mauston, WI 53948

## Services

### Information & Assistance

### Transportation

The ADRC can connect you with access to transportation to reach your destination. Whether you need to get to a medical appointment, or pick up groceries, the ADRC can provide you with a variety of options. Contact us to see what is available in your area.

### Wellness and Prevention

The ADRC provides access to many evidence prevention programs through partnerships with local hospitals, clinics, senior centers and fitness centers. Contact our Mauston office for a listing of programs in your area.



## Staff:

**Heidi Randall, Director** ..... 608-847-9366

**Pat McCurdy, Adult Center/  
Transportation Coordinator** .....608-847-9371

**Karla Faulkner, Clerk Typist**.....

**Cathy Spatola -Elderly Benefit Specialist** .....

**Norma Phillips -Medicare Part D Benefit  
Specialist** .....

**Barb Gartland -Disability Benefit Specialist...**

**Mary Murray -Information & Assistance  
Specialist** .....

**Nickie Preuss -Information & Assistance  
Specialist**.....

**Jennifer Brereton, Senior Bus/Van Driver**.....

**Pat McCurdy, Newsletter Editor** .....608-847-9371  
pmccurdy@co.juneau.wi.us

# FEBRUARY 2014

## EVENT CALENDAR

| SUNDAY   | MONDAY   | TUESDAY | WEDNESDAY  | THURSDAY | FRIDAY  | SATURDAY   |
|--|--|---------|--|----------|---|--|
|  |  |         |  |          |   | 1  |
| 2<br>Ground Hog<br>Day<br> | 3  | 4       | 5  | 6        | 7<br>AARP Tax<br>Preparation<br>9am-3pm.<br>Hatch Library<br>Call 847-9371<br>for Appointment           | 8<br>AARP Tax<br>Preparation<br>9am.-2pm.                |
| 9  | 10 Alzheimers<br>Support Group<br>1:30pm/ ADRC<br>Room 2   | 11      | 12 Domestic<br>Violence Council<br>Meeting 12:<br>noon Mauston<br>Park Oasis<br>Restaurant | 13       | 14<br>             | 15 AARP Tax<br>Preparation<br>Hatch Library<br>9am.-2pm  |
| 16   | 17<br>Presidents' Day<br> | 18      | 19   | 20       | 21 AARP Tax<br>Preparation<br>Hatch Library<br>9am.-3pm<br>Call ADRC 847-<br>9371 for an<br>Appointment | 22 AARP Tax<br>Preparation<br>Hatch Library<br>9am.-2pm. |
| 23   | 24   | 25      | 26   | 27       | 28 AARP Tax<br>Preparation<br>Hatch Library<br>9am.-3pm.  |  |

# INFORMATION

## Senior Bus Trips For February



1st Friday—Mauston to Baraboo  
2nd Friday —Elroy, Wonewoc, Union Center,  
and Camp Douglas to Wisconsin Dells  
3rd Friday—Mauston to Wisconsin Rapids  
4th Friday —Lyndon Station, New Lisbon, and  
Necedah to Tomah  
Depart 8:30a.m. leave destination at 2:30 for  
home. Lunch is Dutch treat.  
Cost is \$7.00 (Raised)  
Call the ADRC 847-9371 to reserve your spot.

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## Foot Health Clinics



With a Certified Nail Technician

1st Tuesday February 4 , 9:00am.—12:00pm.  
Juneau County Adult Center Call 847-9371

2nd Thursday February 13, 9:00 am.—  
12:00pm.  
Elroy Grace Lutheran Church Call 462-5175



## COME AND JOIN OTHERS & SHARE CREATIVITY

Come and work on your projects,  
chat and help others with crafting  
problems and share ideas.

Thursday, February 20, 2014

Morning class 9am.-11am. Bring your own  
craft to work on

Evening class 6pm.-8pm. We will be making  
Ribbon Pine Cone Ornament, Supplies are  
\$ 3.00 or call Donna (608-844-9504) to get  
supply list . Mauston Library-Community Meet-  
ing Room Coffee and Snacks will be served



## February Birthdays

4 Harriet Shabatka  
22 Violet Laudie  
24 Geraldine Potter  
25 Pat Faulkner  
26 Barb Gartland

The DNR/State Parks of Wisconsin has an Open  
Outdoors Adaptive Equipment and accessible cabins  
program.

The DNR provides cross-country sit skis for people  
with mobility impairments, as well as rustic cabins or  
ones with more amenities. For more information go to  
[http://dnr.wi.gov/topic/openoutdoors/  
equipment.html](http://dnr.wi.gov/topic/openoutdoors/equipment.html) or call Anthonette

Gilpatrick DNR accessibility coordina-  
tor, 608-267-7490

Get to the outdoors and have some fun.



## Medicare A, B,C & D Class

Join us on Friday March 7 2014 from 9-12  
Hess Memorial Hospital community room  
Topics covered will be: overview of Medicare  
A,B,C,& D, annual wellness visits, 2014 list of  
Medicare covered preventive services, Medicare  
supplements, Advantage Plans, Senior Care,  
Medicare Savings programs to help pay Part B.  
prescription drug costs, etc, etc, etc, plus ample  
opportunities for questions.  
No reservations are required. Join us for "*all you  
ever wanted to know about Medicare*"  
Questions? Call the Aging & Disability Resource  
Center of Eagle Country, 847-9371

# SPOTLIGHT ON...

## THANK YOU CORNER

A sincere thank you to Kristie Bunker for donating the Teepa Snow cd for the Alzheimer Support Group and caregiver library. The memorial donation was given in honor of her parents Fred and Alice McDonald

### Volunteers

Thank you to our Volunteer Meal delivery drivers. If it weren't for you, our Seniors would not get a hot meal at lunch time. Also thank you to the kitchen volunteers that help our site-managers serve lunch daily. You do a wonderful job!

## WELCOME

Welcome to Lucas Bender, new site-manager for the Wonewoc Senior Dining Center. Lucas has been a substitute site-manager and meals on wheels driver for the Wonewoc center previous to this position.



Please patronize the local businesses who advertise in this newsletter! They make our publication possible.

# MILE BLUFF MEDICAL CENTER EVENTS

## SUPPORT GROUPS

**Al-Anon Group**– For more information, call 608-562-5611

**AA Group**– For more information, call 608-847-6878, or call the AA Hotline at 608-222-8989. Meetings take place at Mile Bluff Medical Center in Mauston, and are closed with no smoking.

- Mondays, 7:30 pm.



## WINTER WALKING HOURS

Don't let the cold weather keep you from exercising this winter. On school days walk inside at these area schools.

**Mauston High School**

6:30 –7:30am. & 3:45–5pm.

**Olson Middle School**

4-6pm.

**West Side Elementary School**

4-7 pm.

**New Lisbon Schools**

6–7:30 am. & 4–6 pm.

**Necedah Schools**

6–7:30 am. & 4–6 pm.

**Wonewoc Schools**

4–6 pm.

**Royall High School**

6–7 am.

**Wisconsin Dells High School**

6:15–7:3– am. & 4–6 pm.

**Wonewoc Center School**

4-6pm

## HEALTH FAIRS, SCREENINGS & SPECIAL EVENTS

**HEALTH FAIRS**– *Appointments are required for all tests.*

**Free**–blood sugar and blood pressure screenings

**Free**– hearing tests-(8-11am in Mauston only)

Total cholesterol tests (no fasting) for \$10.00,

or lipid profile tests(12-hour fasting) \$20.00

Heart disease and diabetes risk assessments.

- Thursday, February 13 7-11 am, Mile Bluff Medical Center Call 608-847-1845 for appointments
- Thursday, February 20 7-11 am, Mile Bluff-Necedah Family Medical Center Call 608-565-2000 for appointments

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Wonewoc

My name is Lucas Bender and I am the new meal site manager for the Wonewoc meal site. Aside from being meal site manager I run a dairy farm with my grandparents, so there is never a dull moment.

I am excited to bring some new ideas to the meal site and hope that you can join us for a delicious meal and some good entertainment. Come on in and check us out. I look forward to seeing you soon and working with all of you in the future.

Lucas Bender

Wonewoc Site-Manager



# NEWS FROM THE MEAL SITES

## **Camp Douglas**

Now that the busy season of Christmas is over, it's time for those thank you notes. Is there anyone in your life now or in the past that has had a big influence on you? How about writing them a note thanking them for being there for you. It may be a teacher, a friend, a family member, or your minister. Saying how much you appreciate them may be the very thing that will make their day. Try it!

Have a great New Year.

Madeline Schroeder-Camp Douglas Reporter

## **Mauston**

Bingo Monday, Wednesday and Thursday, cards every day. Call 847-9371 or stop down. Have meal and fellowship.

We are in need of volunteers to help serve the lunch.

## **New Lisbon**

Oh February, the month of telling your special someone they are loved, extra nice. Happy Valentine's Day to all. Anybody out there fish through the ice? I have not for quite a few years, but I ate some fish in January. My brother-in-law goes a lot. They had us over for baked fish and cards. My sister puts filleted fish in the broiler, brushes it with butter and then lightly seasons it. Bake at 400° for 14 minutes. Awesome! This time I believe it was all pan fish, but we have had walleye the same way. We play Euchre or cribbage. My sister and I usually win. Stay warm by laughing. It's good for you.

Nancy

**More news on page 6**

# WONEWOC MENU

| TUESDAY  | WEDNESDAY   | THURSDAY | FRIDAY  |
|--|---|----------|---|
| <b>Bernie's Wagon Wheel II</b><br>229 Center St.<br>Wonewoc<br>464-7217<br><b>Serving Time 11:30-12:15</b><br>(Closed Thursdays) | Suggested Donation<br>\$3.75  |          |   |
| <b>4</b><br>Turkey<br>Mashed Potatoes/Gravy<br>Harvard Beets<br>Dinner Roll/Margarine<br>Orange                                  | <b>5</b><br>Chicken Breast/Bun<br>Vegetable Soup<br>Mandarin Oranges<br>Frosted Brownie               |          | <b>7</b><br>Fish/Tartar Sauce/ Bun<br>Mixed Vegetables<br>Peaches<br>Cookie                             |
| <b>111</b><br>Bratwurst /Bun<br>Ketchup/Mustard<br>Sauerkraut<br>Boiled Potatoes<br>Carrots<br>Cookie                            | <b>12</b><br>Turkey and Noodles<br>Peas<br>Bread/Margarine<br>Fruit Crisp                             |          | <b>14</b><br>Fish/Tartar Sauce<br>Baked Potatoes<br>Dinner Roll/Margarine<br>Cinnamon Applesauce        |
| <b>18</b><br>Scalloped Potatoes &<br>Ham<br>Corn<br>Bread/Margarine<br>Banana  | <b>19</b><br>Egg Salad Sandwich/<br>Wheat Bread<br>Tomato Basil Soup<br>Fruit Cocktail<br>Pumpkin Bar |          | <b>21</b><br>Fish/Tartar Sauce<br>Mashed Potatoes<br>Green Beans<br>Bread/Margarine<br>Peach Crisp      |
| <b>25</b><br>Baked Ham<br>Baked Potato/Sour<br>Cream<br>Glazed Carrots<br>Dinner Roll/Margarine<br>Pineapple Tidbits             | <b>26</b><br>Rontini/Meat Sauce<br>Mixed Green Salad/<br>Dressing<br>Corn<br>Breadstick<br>Cookie     |          | <b>28</b><br>Fish/ Tartar Sauce<br>Tator Tots<br>Stewed Tomatoes<br>Bread/Margarine<br>Mandarin Oranges |



# ELROY MENU

| MONDAY  | TUESDAY  | THURSDAY  | FRIDAY  |
|---|--|---|---|
| <b>February 3</b><br><br>Chili Soup/Beans<br>Crackers<br>Cheese Slice<br>Sunshine Salad<br>Dinner Roll<br>Brownie                           | <b>February 4</b><br><br>Baked Chicken<br>Baked Potato<br>Broccoli<br>Fruit<br>Dinner Roll<br>Baked Custard            | <b>February 6</b><br><br>Liver/Onions/Bacon<br>Hash Browns<br>Peas & Carrots<br>Dinner Roll<br>Banana Cream Dessert                         | <b>February 7</b><br><br>Budget Cut Day<br>No Meals Served  |
| <b>February 10</b><br><br>Lasagna<br>California Blend Veg<br>Fruit Salad<br>Garlic Bread<br>Cookie  | <b>February 11</b><br><br>Chicken Chow Mein<br>Rice<br>Carrots<br>Cranberries<br>Dinner Roll<br>Tropical Fruit         | <b>February 13</b><br><br>Salisbury Steak/<br>Cream of Mushroom<br>Soup<br>Mashed Potatoes<br>Stewed Tomatoes<br>Dinner Roll<br>Fruit Crisp | <b>February 14</b><br><br>Baked Ham<br>Sweet Potatoes<br>Green Bean Casserole<br>Dinner Roll<br>Apple Rings<br>Cherry Dessert |
| <b>February 17</b><br><br>Breaded Pork Chops<br>Scalloped Potatoes<br>Steamed Cabbage<br>Dinner Roll<br>Rhubarb Upside Down<br>Cake/Topping | <b>February 18</b><br><br>Baked Chicken<br>Potatoes/Gravy<br>Scalloped Corn<br>Cranberries<br>Dinner Roll<br>Fruit Pie | <b>February 20</b><br><br>Barbecue /Bun<br>Baked Beans<br>Potato Salad<br>Pickles<br>Ice Cream/Fruit Topping                                | <b>February 21</b><br><br>Fish /Tarter Sauce<br>Au Gratin Potatoes<br>Squash<br>Coleslaw<br>Jell-O/Fruit                      |
| <b>February 24</b><br><br>Ham Boiled Dinner/Veg<br>Lettuce Salad<br>Cottage Cheese<br>Dinner Roll<br>Mixed Fruit                            | <b>February 25</b><br><br>Beef Roast<br>Potatoes/Gravy<br>Baby Carrots<br>Pickled Beets<br>Dinner Roll<br>Frosted Cake | <b>February 27</b><br><br>Turkey Vegetable Soup/<br>Dumplings<br>Crackers<br>Broccoli Salad<br>Corn   | <b>February 28</b><br><br>Meatloaf<br>Baked Potato<br>Peas<br>Pickles<br>Dinner Roll<br>Peach Swirl Cake                      |
| Suggested Donation<br>\$3.75  | <b>Grace Lutheran<br/>Church</b>   | 226 Erickson St.<br>Elroy, WI   | 462-5175<br>Serving Time 11:30-12:15  |

# MENU FOR MAUSTON, NECEDAH, CAMP DOUGLAS, NEW LISBON, LYNDON STATION

| MONDAY   | TUESDAY   | WEDNESDAY   | THURSDAY   |
|--|---|---|--|
| <b>Mauston</b><br>847-9371<br><br><b>Necedah</b><br>(Open Mon, Tues & Thurs)<br>547-3125   | <b>Camp Douglas</b><br>427-3287<br><b>Lyndon Station</b><br>666-2423<br><b>New Lisbon</b><br>562-6592         | Suggested Donation<br>\$ 3.75<br>Congregate or Homebound<br><u><i>Necedah meal site is closed on Wednesday</i></u>                      |  |
| <b>February 3</b><br>Turkey<br>Mashed Potatoes/<br>Gravy<br>Harvard Beets<br>Dinner Roll/Margarine<br>Orange                     | <b>February 4</b><br>Budget Cut Day<br>No Meals<br>Served   | <b>February 5</b><br>Chicken Breast/Bun<br>Vegetable Soup<br>Mandarin Oranges<br>Frosted Brownie  | <b>February 6</b><br>Tator Tot Casserole<br>Mixed Vegetables<br>Peaches<br>Bread/Margarine<br>Cookie                               |
| <b>February 10</b><br>Bratwurst/Bun<br>Ketchup/Mustard<br>Sauerkraut<br>Boiled Potatoes<br>Carrots<br>Cookie                     | <b>February 11</b><br>Turkey & Noodles<br>Peas<br>Bread/Margarine<br>Fruit Crisp                              | <b>February 12</b><br>Swedish Meatballs<br>Mashed Potatoes<br>Steamed Cabbage<br>Dinner Roll/Margarine<br>Tropical Fruit Mix            | <b>February 13</b><br>Pork Roast & Gravy<br>Baked Potatoes/<br>Sour Cream<br>Green Beans<br>Bread/Margarine<br>Cinnamon Applesauce |
| <b>February 17</b><br>Scalloped Potatoes &<br>Ham<br>Corn<br>Bread/Margarine<br>Banana   | <b>February 18</b><br>Egg Salad Sandwich<br>Wheat Bread<br>Tomato Basil Soup<br>Fruit Cocktail<br>Pumpkin Bar | <b>February 19</b><br>Chicken Broccoli /Rice<br>Casserole<br>California Blend Veg<br>Peaches<br>Bread/Margarine<br>Pudding              | <b>February 20</b><br>Meatloaf<br>Mashed Potatoes/Gravy<br>Green Beans<br>Bread/Margarine<br>Peach Crisp                           |
| <b>February 24</b><br>Baked Ham<br>Baked Potatoes/<br>Sour Cream<br>Glazed Carrots<br>Dinner Roll/Margarine<br>Pineapple Tidbits | <b>February 25</b><br>Rotini/Meat Sauce<br>Mixed Green Salad<br>Dressing<br>Corn<br>Breadstick<br>Cookie      | <b>February 26</b><br>Baked Fish<br>Tartar Sauce<br>Au Gratin Potatoes<br>Creamed Peas<br>Cornbread/Margarine<br>Strawberries/Shortcake | <b>February 27</b><br>Salisbury Steak/Gravy<br>Noodles<br>Stewed Tomatoes<br>Bread/Margarine<br>Mandarin Oranges                   |

# FUN & GAMES

Z H S P A R K L E F W P T N  
E E T G I N I E O T A O M O  
S A A V I G O R X C R W E I  
T T M L E X C I T E M E N T  
E F I L N E E F T L T R V A  
Y C N E T O P C I O H I M M  
T V A D H T H V N R M Z V I  
I T D N U S E T S U A P I N  
C I B R S L P P G P O M T A  
A R Y T I S N E T N I B A Z  
V I N N A V Y P E G E R L E  
I P E M S X E R H D R R I S  
V S R E M C V T B G U S T O  
S S E N R E G A E Y F T Y S

ANIMATION  
BOUNCE  
DRIVE  
EAGERNESS  
ENTHUSIASM  
EXCITEMENT  
FIRE  
FORCE  
GUSTO  
HEAT  
INTENSITY  
LIFE  
LIVELINESS  
MIGHT  
MOTION  
NERVE  
POTENCY  
POWER

SPARKLE  
SPEED  
SPIRIT  
STAMINA  
STRENGTH  
VIGOR  
VITALITY  
VIVACITY  
WARMTH  
ZEAL  
ZEST

# CAREGIVER ASSISTANCE NEWS

## *Taking Care of Yourself* — Gratitude

We all have times when we have conflicts with family and friends, feel we are not doing a good job and generally feel keyed-up. Take a few moments every day, preferably at a routine time, to write in a “gratitude” journal. You will feel better and be more optimistic. Refer to your list regularly. Express appreciation to someone every day.

## *Inspiration*

Your eyes see what they are trained to see.

## **Carry Vital Medical Information**

It is important to organize medical information so it is on a card and with the family caregiver when traveling with the person in your care. Include:

- Doctor’s name and phone number
- Pre-existing medical conditions; drug and food allergies
- Medical devices
- List of all medications, including supplements and herbs
- Past surgeries
- Insurance information

# SOCIAL SECURITY COLUMN

By Karyl Richson

Social Security Public Affairs Specialist in Milwaukee

February is National Chocolate Lover's Month. So please accept as our gift to you this variety sampler of Social Security's sweetest online services.

Forrest Gump's momma always said life was like a box of chocolates. "You never know what you're gonna get." But when it comes to Social Security, you'll know exactly what to expect after browsing this assortment of convenient, secure, and free online services.

Take this one: an easy way to find how you can get or replace your Social Security card at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber).

Next, the one with two pieces in the same wrapper: our *Retirement Estimator*. You can use it as many times as you'd like, changing variables such as retirement date options and future earnings, to get instant, personalized estimates of your future benefits at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

The one in the center may be the best one of all: an online application for retirement benefits that you can complete and submit in as little as 15 minutes at [www.socialsecurity.gov/planners/about.htm](http://www.socialsecurity.gov/planners/about.htm).

Check out the one wrapped in gold foil: a convenient way to apply for disability benefits at [www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability).

And the one in the corner: an online application for Medicare that lets you complete an application for Medicare benefits in as little as 10 minutes, at [www.socialsecurity.gov/medicareonly](http://www.socialsecurity.gov/medicareonly).

Another sweet option: *Extra Help* with Medicare prescription drug costs. You can learn more and apply online at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp).

The sampler is still more than half full, but you may as well enjoy one more: *my Social Security* is an online account that allows you immediate access to your personal Social Security information. During your working years, once you create your online account, you can use *my Social Security* to view your *Social Security Statement* to check your earnings record and see estimates of the future retirement, disability, and survivor benefits you and your family may receive. Check it out at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Are you already receiving benefits? You can use your online account to immediately get your proof of benefits letter, change

your address or phone number on our records, start or change your direct deposit information, and check your benefits and payment information.

It's always nice when a box of assorted chocolates includes a diagram. That's why we invite you to visit our convenient publication library with online booklets and pamphlets on numerous subjects at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

Whether you're enjoying chocolate because it's Valentine's Day or Chocolate Lover's Month, keep in mind the number one reason why Social Security online services are even better than a box of chocolates: you'll always know exactly what you're gonna get.

Questions:

My dad receives Supplemental Security Income (SSI) benefits. He soon will be coming to live with me. Does he have to report the move to Social Security?

Answer:

Yes. He should report any change in his living arrangements within 10 days. The change may affect his benefit amount. Also, we need his correct address so we can send correspondence when needed, even if he receives his payments electronically. He can report the change by mail or in person at a Social Security office. Or, have him call Social Security at 1-800-772-1213 (TTY 1-800-325-0778). Changes must be reported promptly or a penalty may be charged and held from future benefits. For more information about the kinds of changes that need to be reported, read the publication *What You Need To Know When You Get SSI* at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs)

If I retire at age 62, will I be eligible for Medicare?

No. Medicare starts when you reach 65. If you retire at 62, you may be able to continue medical insurance coverage through your employer or purchase it from a private insurance company until you become eligible for Medicare. For more information see our publication, *Medicare*, at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs), or call us at 1-800-772-1213 (TTY 1-800-325-0778).

# ELDERLY BENEFIT SPECIALIST

## What Financial Information Do you Need To Apply for Health Insurance?

There are still several months remaining to purchase health insurance on the Marketplace (healthcare.gov) for 2014 coverage. The open enrollment period for the Marketplace began October 1 2013, and ends March 31, 2014. The last day to enroll in a 2014 Marketplace insurance plan is March 31, 2014. Therefore, it is important to know what financial documents and other information individuals need to apply for health insurance.

Applying for health insurance through the Marketplace is similar to doing income taxes and has become a more streamlined process. In particular, eligibility for financial assistance to reduce the cost of monthly insurance.

Financial assistance, such as subsidies, are calculated based on how many individuals are part of the tax *filing unit*. For many households, the tax filing unit includes who is on the same tax return. For example, a teenager or young adult who files a tax return but is still claimed as a dependent on the parent's tax return, would be considered part of the parent's tax filing unit.

Additionally, the Affordable Care Act no longer allows insurance companies to deny coverage based on a pre-existing condition among other protections. Therefore, applicants no longer need to provide a detailed medical history or medical records spanning several years.

Here are the documents and information applicants need when applying for health insurance on the Marketplace (remember that you must provide the documents and information for everyone that is considered part of

your tax filing unit, whether that person is applying for coverage or not):

- Most recent income tax return (if you do not have a tax filing requirement, you do not need to file a 2013 federal tax return to establish future eligibility or qualify for future financial assistance including advance payments of the premium tax credit to purchase health insurance coverage through the Marketplace).
- Recent pay stubs
- Social Security number
- Recent bank statement or two
- If self-employment, at least a rough idea of what you expect to earn in 2014
- Information on other income source, such as alimony, capital gains, investments, pensions, rental properties, Social Security, and unemployment compensation.

It is important to remember that consumers have until March 31, 2014 to enroll for 2014 coverage and avoid paying the individual mandate penalty fee.

Reprinted with permission from the Legal Services Team at the Greater Wisconsin Agency on Aging Resources" Elder Law & Advocacy Center



# HEART HEALTH INFORMATION

## HOW DO I CHANGE RECIPES?

Using low-saturated-fat, trans fat, low cholesterol, low-sodium recipes makes it easier to cook healthful meals. There's a lot you can do with your favorite recipes or everyday meals to control the amount of saturated fat, trans, fat, cholesterol and sodium you eat. It's a great way to have your cake and eat it, too!

### How can I substitute heart healthy ingredients?

- Whole Milk (1 cup) = 1 cup fat-free or non-fat milk + 1 tbsp. unsaturated oil.
- Heavy Cream (1 cup) = 1 cup evaporated fat-free milk or ½ cup fat-free or low-fat yogurt and ½ cup plain, low-sodium and fat-free or low-fat cottage cheese.
- Sour Cream = Low-sodium and fat-free or low-fat cottage cheese plus low-fat or non-fat yogurt. Fat-free sour cream is also available.
- Cream Cheese = 4 Tbsp unsalted tub or liquid margarine blended with 1 cup dry, low-sodium and fat-free or low-fat cottage cheese. Add a small amount of fat-free milk if needed.
- Butter (1Tbsp) = 1 Tbsp. unsalted tub or liquid margarine or ¾ Tbsp. polyunsaturated or monounsaturated oil. Use 1¼ Tbsp. margarine for 1 Tbsp. oil.
- Shortening (1 cup) = 1 cup unsalted tub or liquid margarine (choose margarine low in saturated fat and trans fat or trans fat free). For pies use ½ cup margarine for every 2 cups flour. To reduce your calories in muffins or quick breads, substitute 1 cup applesauce for a cup of butter, margarine, oil or shortening.
- Eggs (1 egg) = 1 egg white plus 2 tsp. of unsaturated oil, or use a cholesterol-free

substitute.

Unsweetened Baking Chocolate (1 oz) = 3 Tbsp. unsweetened cocoa powder or carob powder + 1 Tbsp. polyunsaturated oil or unsalted tub or liquid margarine. Carob is sweeter than cocoa, so reduce sugar in recipe by ¼.

### How can I use vegetables oils?

Use liquid vegetable oils that have no more than 2 grams of saturated fat per tablespoon when cooking requires using fat.

For example:

- To brown lean meats and to pan - or oven - fry fish and skinless poultry.
- To sauté onions and other vegetables for soup.
- In sauces and soups made with fat-free milk.
- In whipped or scalloped potatoes.
- For popping corn.
- In casseroles made with dried peas or beans.
- When cooking dehydrated potatoes and other prepared foods.

### How can I reduce sodium?

Eating more sodium (salt) than the body needs can lead to high blood pressure in some people. People with high blood pressure are more likely to develop heart problems or have a stroke. Your goal should be to consume less than 1,500 mg of sodium each day.

- Use herbs and spices instead of salt
- Choose fresh, frozen, or canned vegetables with no added salt or very low sodium.
- Read food labels carefully, watching for sodium in the ingredient list. Also, check the Nutrition Facts label, compare the sodium content of similar food products and choose the one with the lowest sodium.



Aging & Disability Resource Center of Eagle Country

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Mauston, WI 53498

### In Sickness and In Health

Caring for our family members is the most important job there is. As we age, our needs change, and sometimes the kind of help or care we provide to our loved ones changes also.

When people get married, they vow to be there for each other “in sickness and in health.” Many of us come to realize the full meaning of those words when our spouse requires more of our care because of age or illness.

There are definite rewards in caring for our spouse. The feeling of being useful, needed and engaged in a meaningful role that really makes a difference in the life of another affirms the significance of our part in their life.

However, no matter how much a person loves and cares about their spouse or elderly family member, caregiving presents many challenges. It can be both physically and emotionally draining at times.

We take care of our family members because we love them, and we want the best for them. In that process though, many people neglect their own health and well-being, which in turn **can affect the one they are caring for.** As a caregiver, you need to take care of **yourself**, too! Seek help from others, even though

your loved one may object.

There are services in Juneau County that can provide help in your home which would allow you to get away and feel comfortable that your loved one is cared for and safe.

Funds are available to help pay for these types of services through the **National Family Caregiver Support Program.** For those families affected by Alzheimer’s and other related dementias, there is the **Alzheimer’s Family Caregiver Support Program.** These programs were developed to help keep individuals in their homes for as long as possible, while providing much needed support to the family caregiver(s).

Contact the ADRC of Eagle Country-Mauston Office at 608-847-9371 or toll free at 877-794-2372 for more information about these programs and other services in Juneau County that might be of help to you.